



Order Filed on December 20, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
47462

Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Santander Consumer USA Inc.

Case No. 17-20908

Adv. No.

Hearing Date: 11-20-18

Judge: (ABA)


In Re:

CARL D. CRACE  
LINDA L. CRACE

**ORDER FOR MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR RELIEF UNDER  
CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: December 20, 2018**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Carl and Linda Crace

Case No: 17-20908

Caption of Order: Order for monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of S. Daniel Hutchison, Esq. on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander Consumer USA Inc. (“Santander”) is the holder of a first purchase money security interest encumbering a 2010 Ford F150 bearing vehicle identification number 1FTSW2BR9AEA27359.**
- 2. That commencing December 2018, if the debtors fail to make any payment to Santander within thirty (30) days after a payment falls due, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Brandon Crace upon filing a certification with the court and serving it on the debtors, their attorney, and the chapter 13 trustee.**
- 3. That the debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the debtors fail to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Brandon Crace upon filing a certification that insurance has lapsed and serving such certification on the debtors, their attorney, and the chapter 13 trustee.**

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Debtors: Carl and Linda Crace

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- 4. That the debtors are to pay a counsel fee of \$431.00 to Santander Consumer USA Inc. through their chapter 13 plan.**

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Carl D. Crace  
Linda L. Crace  
Debtors

Case No. 17-20908-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.

db/jdb +Carl D. Crace, Linda L. Crace, 1785 Corkery Lane, Williamstown, NJ 08094-4060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Flagship Credit Acceptance ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Harley-Davidson Credit Corp kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
S. Daniel Hutchison on behalf of Joint Debtor Linda L. Crace sdhteamlaw@outlook.com, backupcourt@outlook.com/sdhlawparal@outlook.com/hutchisonsr39026@notify.bestcase.com  
S. Daniel Hutchison on behalf of Debtor Carl D. Crace sdhteamlaw@outlook.com, backupcourt@outlook.com/sdhlawparal@outlook.com/hutchisonsr39026@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9